

8226 f 29.
1-

CONSIDERATIONS
ON
LOTTERIES,
AND
PROPOSALS
FOR THEIR BETTER
REGULATION.

[PRICE ONE SHILLING.]



CONSIDERATIONS
ON
LOTTERIES,
AND
PROPOSALS
FOR THEIR BETTER
REGULATION.

ADDRESSED TO THE
RIGHT HON. WILLIAM ^kPITT,
CHANCELLOR OF THE EXCHEQUER.

LONDON:
PRINTED FOR G. KEARSLEY, No. 46, FLEET-STREET; AND SOLD BY
ALL THE OTHER BOOKSELLERS IN THE METROPOLIS.

M. DCC. LXXXVI.



M. 555. 1881

TO THE RIGHT HONOURABLE
W I L L I A M P I T T,
CHANCELLOR OF THE EXCHEQUER.

S I R,

THE zeal and activity you have shewn in correcting abuses, and the promptitude with which you embrace every rational reform, will, I hope, acquit me of presumption, in addressing to you the following pages. The subject is in the highest degree interesting; and I am led to flatter myself, that the observations made on it, may not be wholly unworthy of your, or the public observation.

I have the honour to be,

With great respect,

Your most obedient,

Humble servant,

THE AUTHOR.

WILLIAM H. T.

CHAMBERLAIN OF THE UNIVERSITY OF

C. 11.

THE following is a list of the names of the persons who have been admitted to the University of Cambridge, in the year 1850. The list is in the form of a table, and is divided into two parts, the first part containing the names of the persons who have been admitted to the University of Cambridge, and the second part containing the names of the persons who have been admitted to the University of Cambridge, in the year 1850. The list is in the form of a table, and is divided into two parts, the first part containing the names of the persons who have been admitted to the University of Cambridge, and the second part containing the names of the persons who have been admitted to the University of Cambridge, in the year 1850.

I have the honor to be

Yours very truly,

Wm. H. T.

Humble servant,

THE AUTHOR.

CONSIDERATIONS
ON
LOTTERIES,
AND
PROPOSALS for their better REGULATION.

OF the expediency and utility of Lotteries, in a political view, for raising a supply of money to Government, there can be no manner of doubt;—that a thing so salutary to the state, should be attended with any bad consequence to the people, is much to be regretted; and it is a subject worthy enquiry, how far Lotteries, which are complained of as a source of general corruption, *are become indispensably necessary*; and if no methods can be devised of counteracting their evil tendency.

The first English Lottery was in the reign of Queen Elizabeth, and it deserves to be remarked, that it was enacted for raising a fund, for repairing the public havens in the kingdom. James, the successor of Elizabeth, granted the next Lottery, for establishing the colony of Virginia; and if we consider the objects had

in view by the several Acts of Parliament, since passed for Public Lotteries, and the beneficial purposes to which the monies arising from them have been applied, we cannot help approving of the Lottery Scheme, *as a laudable and useful invention*. Other nations seeing the utility of it, have followed the example of the English, who, I believe, first contrived this easy and prompt mode of supply. Lotteries are now established over most parts of Europe; in France, and Holland, they are almost perpetual; and whatever inconveniences may attend them, I apprehend it would not be expedient to abolish them. *More harm would probably result from their discontinuance, than they are at present supposed to occasion; while a fruitful source of revenue would be lost to the State.*

Having premised this much, I shall beg leave to offer a few additional remarks:—

1. *On the expediency and necessity of Lotteries.*
2. *On their utility, under certain regulations and restrictions.*
3. *On the most efficient means of preventing and counteracting the evils, which have hitherto attended them.*

In the first place, as will be readily and universally acknowledged, the scheme of a Lottery is a prompt and easy method of obtaining supply, to answer any exigency of the State. The revenue arising from taxes, is not so expeditiously collected, and is greatly curtailed by the contingent charges of collecting; besides, all taxes being considered as burdens on the people, every occasion should be avoided of adding to the accumulated load,
under

under which they already groan. It is the nature of man, to abhor compulsion, and resist force:—Men do not willingly submit to taxes imposed on them, *but a Lottery is a method of taxing them with their own consent*: It is a kind of voluntary tax, which they impose upon themselves, and *by which they are gratified*. Instead of complaining of Government as oppressive, they are eager to contribute from motives of self-advantage. A Lottery, therefore, being so consonant to the wishes and expectations of the people, it is in this point of view, of all other modes of raising a supply, the most eligible or least unexceptionable. *A Lottery is never unacceptable to the Public* and tends very much to keep them in humour with Administration, by diverting their attention from the real or imaginary grievances they labour under, from the multitude of other taxes.

From these considerations, and many more that might be adduced, the expediency of Lotteries is very apparent; but I do not hesitate to affirm, they are not only *expedient, but even necessary*; that the disuse or omission of them, would incur a great deal of hurt to the nation, by draining it annually of a considerable quantity of specie; for if the people accustomed to Lottery adventure, are denied the opportunity of speculation at home, *they will have recourse to Foreign Lotteries*, which the prohibition of the sale of Foreign Tickets will not prevent. This is not a matter of conjecture, for we know, in fact, that notwithstanding a Lottery of our own, the greatest part of the Tickets of the Irish Lottery are disposed of in this country. This being the case, or as the disposition of the people to this species of adventure cannot be altogether controuled, there is a necessity that Government should provide against the evil that would follow to the nation, by their

dealing in the Lotteries of other countries. It is requisite, there should be one or more fixed Annual Lotteries, to gratify the desires of those who wish to court the favours of Fortune, or to speculate in this way. Experience will justify us in the conclusion that the omission of a Lottery is an injury to the State, by compelling Adventurers to deal in Foreign Lotteries, and to send away the specie of this kingdom ; whilst, on the other hand, the enacting of a Lottery, *not only prevents money going out of the kingdom, but is the means of drawing money into it, and promoting circulation.*

Let us now consider the effects of Lotteries in a moral point of view, or how far they are useful to the people. Imperfection is attached to every thing in this world.—What is there that is not subject to abuse.—If we were to argue against the propriety of a thing, from the bad uses to which it may be perverted, we should object to every system intended for the Public good, and even to *religion* itself. I would not attempt to defend or promote measures, tending to the hurt of good morals, or the ruin of public happiness : But setting aside any casuistical refinements, I apprehend, that notwithstanding all the real or pretended mischiefs of Lotteries, they are attended with many good effects ; and under proper regulations, may be admissible and useful. They serve to awaken and support a spirit of enterprize, that is perfectly consonant with the genius of a trading nation. Without a passion for adventure, men would degenerate into supineness, and lose that animation which is required for vigorous exertion or patient pursuit.

Men

Men have universally and naturally a propensity of this kind, which often hurries them on to great excesses ; but this passion, like every other, has its proper ends, and duly restrained, is perhaps useful in society. If any description of gaming or dealing in chances is allowable, that by a Lottery must be so, as being exempt from all possibility of fraud, and from many other inconveniences that attend the common modes of gambling, for which I am no advocate.

If every act, by which a man subjects himself to the hazard of disappointment, is to be denominated gaming, and held in an immoral light, there is no one, to whom we might not apply the opprobrious appellation of gamester ; for life is made up of contingencies, and a man that never, in any mode, exposes himself to hazard, denies himself all the chances of fortune.

Speculation in trade, and in other things, is a species of adventure not very different, and often less justifiable ; but both the one, and the other, within limits, are not to be objected to, or considered as incompatible with virtue. Every thing in the extreme is pernicious, and this passion, when not properly controuled, has a most baneful influence ; but since it is natural, and within proper limits, salutary, by the agitation in which it keeps the mind, which, if it were not for the operation of hope and fear, would sink into a lethargy, that disqualifies men for being useful, either to themselves or others, it may be esteemed in some degree necessary and useful.

Having

Having said so much in apology for Lottery Adventure, I consider Government as acting wisely and politically in encouraging it; whilst, at the same time, it endeavours, by due regulations, to restrain and direct it.

Parliament, without doubt, considered the matter in this point of view, when Lotteries were first instituted; for had they looked upon Lottery Adventure, as hurtful to religion, and the manners of the people, they would not have given it a legal sanction.

There is this further to be said in favour of gaming, considered in the worst light, that it serves to exclude many other vices, equally if not more pernicious; and since all endeavours towards a compleat reformation, or every attempt to make men universally and perfectly good, must prove abortive, it is wisdom to adopt that system as the best, which is the most practicable, and it therefore becomes necessary, to connive at certain faults, in order to prevent others of a greater magnitude, and worse tendency.

I take it then for granted, that Lotteries, as sanctioned by Act of Parliament, are not against good morals, and do not tend to the mischief of society; but whilst I plead this, I am led to deplore the evils arising from the ABUSE of them, and lament the many mal-practices introduced, to the hurt and ruin of the industrious orders of people.

These were pointed out on the occasion of a bill, that was last Sessions brought into Parliament, but which did not pass into
an

an act, on account of the very unconstitutional remedies proposed. What these abuses complained of are, is very well known, they have been so general; but I shall nevertheless state and explain them; that what I have to recommend may be the better understood.

The evils attending Lotteries have originated in the several kinds of *Under-Lotteries*, engrafted upon that of the State, in the following manner:—

1. *By gaming on numbers to return money, e. g. a person pays a certain sum of money to receive a larger one, provided the number is drawn on any given day.*

2. *By issuing policies on the State Tickets, promising a less benefit than that granted by Act of Parliament.*

The State Tickets being divided into no smaller shares than 16ths a certain set of men, whom I shall presently speak of, have contrived to evade the Act of Parliament, *by granting policies* answering to smaller shares, some of which were of very low value; * and the return made on these, in case of the number proving a prize, was not equivalent, nor indeed in any proportion to what, by Act of Parliament the holders of Shares, are entitled.

* Some of these Policies were sold as low as 6d. each.

3. *By issuing policies as above, to return goods.*

These schemes have been chiefly conducted by a description of people of no character or responsibility, who, after taking in the ignorant and unwary, have either totally disappeared, or else shifted their situation to repeat the same frauds in other places where they were not before known; and the rage for this kind of gaming has spread itself so widely among the lower orders of people, as to become an evil of great magnitude that calls for immediate and effectual relief. Justifiable as Lotteries may be on general principles, and under certain regulations, surely no one will undertake to defend those practices, so hurtful to the common people, and so detrimental to the State. It is hardly credible how far these have been carried, or how low they have descended. The same frenzy pervading all orders of people, mechanics, labourers, servants, servant-maids, and I am told even chimney-sweepers, they have been urged on step by step, to risque every farthing they had reserved, or could by any means obtain, in this destructive kind of gaming. What must be the consequence of such a general furor? Besides, it is the means of defrauding Government very considerably; for by multiplying the chances in this manner *ad infinitum*, the value and demand of tickets must be proportionably diminished.

Now what are the means of securing to Government all the advantages proposed by a Lottery, and at the same time of repressing, and checking that dangerous spirit among the poorer people? These desirable and important ends can only be accomplished, by prohibiting every species of under Lottery, before described;

described; and every kind of game for the return of money or goods. There is, however, a necessity for there being some mode of insurance, to enable large Ticket-holders to secure their property. If people have not the means of doing this, they cannot, without exposing themselves to too great hazard, keep many Tickets in their possession, either for sale or other purposes.

The plan of Insurance I would recommend, is the same as was formerly tolerated, viz. *to return Tickets or Shares of Numbers undrawn, for Tickets or Shares insured.*

The advantages that will flow from this regulation are so apparent, that they need not be pointed out. This method of insuring will do away all the mischiefs hitherto complained of; first, by confining the business of the Lottery in the hands of men of fair character and integrity, who have been formerly supplanted and injured in their trade by the people I have before represented; secondly, the common people will be hereby precluded the opportunity of gaming in a way so prejudicial both to their morals and their interests; and lastly, Government will be profited, by the enhanced demand and consequent value of Tickets; for, by abolishing the aforementioned Under Lotteries, there must be a greater number of purchasers for Tickets and Shares; and the public subscribers will be enabled to give Government a greater price for them. The mode of insuring recommended, will also tend to increase the demand and value of Tickets, as it will enable Lottery-office-keepers to hold a much greater quantity of this kind of stock than otherwise they could
with.

with prudence or safety hazard. This is obvious, from what occurred in the year 1779; when every kind of Insurance being prohibited, and no method of evading the Act of Parliament could then be discovered, Lottery-tickets, within five days of the drawing, fell 40s. in value. This evinces the necessity of Insurance on the one hand, and on the other, the advantages that will follow from the mode recommended; which, while it secures Ticket-holders, *gives the profits of Insurance to Government,* by promoting the sale of Tickets, which may become ten times as great as ever it has been;* and Government, instead of raising half a million, may as easily raise a million, without any additional burden to the people. I think this is so obvious, that it requires no arguments to prove it; and I shall not expatiate on a plan, that by its simplicity and salutary intent will, I hope, recommend itself to the Legislature, and meet with the public support, without my saying any thing further to enforce it. I have only one remark to add, that it is calculated to produce general good, without aiming at the interests or prejudice of any description of men: the Author therefore will not be suspected of having had any sinister view in the observations he has thrown out.

* If 100,000 Tickets were issued, and Insurance tolerated to return undrawn for 104. insured, the Subscribers could afford to give 14s. per Ticket, and Government would gain 400,000l.

F I N I S.

5 FE 62

